



Financial Results for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2015 (Consolidated Data)

November 7, 2014

Company Name: Seven Bank, Ltd.

Stock exchange listing: Tokyo Stock Exchange

Stock Code: 8410

URL: <http://www.sevenbank.co.jp/english/>

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Scheduled date for filing of quarterly financial report:

November 17, 2014

Scheduled date for cash dividends:

December 1, 2014

Trading accounts:

Not established

Quarterly earnings supplementary explanatory documents:

Yes

Quarterly earnings presentation:

Yes (Analysts, institutional investors)

(Amounts of less than one million yen are rounded down and percentages are rounded to the first decimal place, etc.)

1. Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2015

(April 1, 2014 – September 30, 2014)

(1) Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2014	56,757	8.6	19,708	2.0	12,409	6.2
Six months ended September 30, 2013	52,259	—	19,304	—	11,680	—

Note: Comprehensive income: Six months ended September 30, 2014: 11,764 million yen (-11.7%),
Six months ended September 30, 2013: 13,325 million yen (-)

	Net income per share	Diluted earnings per share
	Yen	Yen
Six months ended September 30, 2014	10.41	10.40
Six months ended September 30, 2013	9.80	9.79

(2) Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of September 30, 2014	793,171	160,523	20.1
As of March 31, 2014	790,377	153,408	19.3

(Reference) Capital: September 30, 2014: 160,048 million yen March 31, 2014: 153,036 million yen

Note: "Net assets to total assets ratio" is calculated as: (Total net assets at the end of the period–Stock acquisition rights at the end of period)/Total assets at the end of the period. Please note that this "Net assets to total assets ratio" is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

2. Dividends

	Dividend per share				
	First Quarter	Semi-annual	Third Quarter	Year end	Total
	Yen	Yen	Yen	Yen	Yen
March 31, 2014	—	3.50	—	4.00	7.50
March 31, 2015	—	3.75			
March 31, 2015 (Forecasts)			—	3.75	7.50

Note: Revisions to most recently announced dividend forecasts (Yes/No): No

3. Performance Forecasts for the Fiscal Year Ending March 31, 2015 (April 1, 2014 - March 31, 2015)

(% represents the year-on year change from the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	114,000	7.9	36,900	3.1	23,400	10.1	19.64

Note: Revisions to most recently announced performance forecasts (Yes/No): Yes

Notes

(1) Changes in important subsidiaries during the interim period of the fiscal year ending March 31, 2015: None

(Changes in specific subsidiaries involving changes in the scope of consolidation)

Added – (company name) –

Excluded – (company name) –

Note: PT ABADI TAMBAH MULIA INTERNASIONAL and Bank Business Factory Co., Ltd. were added to the scope of consolidation from the interim period, but the additions are not applicable to changes in specific subsidiaries.

(2) Changes in accounting policy, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policy arising from revision of accounting standards etc.: Yes

(b) Changes in accounting policy other than those noted in (a) above: None

(c) Changes in accounting estimates: None

(d) Retrospective restatements: None

(3) Number of shares (common stock)

(a) Number of shares in issue (including treasury stock)

As of September 30, 2014 1,191,001,000 shares As of March 31, 2014 1,190,949,000 shares

(b) Number of treasury shares

As of September 30, 2014 128 shares As of March 31, 2014 128 shares

(c) Average number of shares for the period under review (interim period)

As of September 30, 2014 1,190,975,014 shares As of September 30, 2013 1,190,948,872 shares

Overview of Non-Consolidated Performance

1. Non-Consolidated Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2015 (April 1, 2014 – September 30, 2014)

(1) Non-Consolidated Operating Results

(% represents year-on-year change)

	Ordinary income		Ordinary profit		Net income	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2014	52,699	5.4	20,271	2.7	12,961	6.9
Six months ended September 30, 2013	49,975	6.9	19,735	19.3	12,121	20.2

	Net income per share
	Yen
Six months ended September 30, 2014	10.88
Six months ended September 30, 2013	10.17

(2) Non-Consolidated Financial Position

	Total assets	Total net assets	Net assets to total assets ratio
	Million yen	Million yen	%
As of September 30, 2014	789,374	159,323	20.1
As of March 31, 2014	785,380	151,142	19.1

(Reference) Capital: September 30, 2014: 158,873 million yen March 31, 2014: 150,770 million yen

Note: “Net assets to total assets ratio” is calculated as: (Total net assets at the end of the period–Stock acquisition rights at the end of period)/Total assets at the end of the period. Please note that this “Net assets to total assets ratio” is not the capital adequacy ratio specified in the notification of capital adequacy ratio.

2. Non-Consolidated Performance Forecasts for the Fiscal Year Ending March 31, 2015 (April 1, 2014 – March 31, 2015)

(% represents the year-on year change from the previous fiscal year.)

	Ordinary income		Ordinary profit		Net income		Net income per share
	Million yen	%	Million yen	%	Million yen	%	Yen
Full-year	105,800	5.9	38,000	2.3	24,300	8.8	20.40

Disclosure concerning the implementation status of interim audit procedures

This quarterly report is exempt from interim audit procedures based on the Financial Instruments and Exchange Act of Japan. As of this interim report’s publication, audit procedures pertaining to interim consolidated and non-consolidated financial statements have not been completed.

Cautionary statement with respect to earnings forecasts, and disclaimer

- Seven Bank prepared interim consolidated and non-consolidated financial statements for the second quarter ended September 30, 2014, because it corresponds to a “specific business corporation” (as described in Article 17-15, paragraph 2 of the Cabinet Office Ordinance for Disclosure of Business and Related Matters).
- This report contains earnings projections and other forward-looking statements which are based on currently available information and certain assumptions that the Seven Bank considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.